

EXHIBIT E



ProNational Insurance Company

800/292-1036
Fax 517/349-8977
www.ProNational.com

October 30, 2003

CERTIFIED MAIL

Mercer-Bucks Orthopaedics PC
3120 Princeton Pike
Lawrenceville, NJ 08648

RE: MP41275

Dear Administrator:

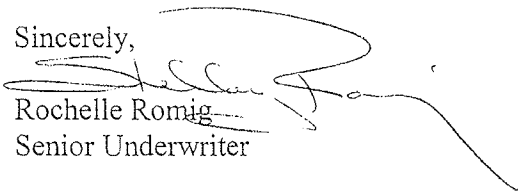
ProNational is committed to providing a financially secure source of quality insurance to the health care community. To achieve this goal we annually review our policyholders to ensure they continue to meet our underwriting standards.

We have recently reviewed your file and must inform you that your professional liability insurance policy is non-renewed effective December 31, 2003. The decision to non-renew was due to claims frequency. Accordingly, enclosed please find the following:

1. A Notice of Non-renewal effective December 31, 2003.
2. A Notice of Right to Purchase the Extended Reporting Period Endorsement (Tail Coverage). Please note that if you do not acquire the Extended Reporting Period Endorsement, there will be no coverage for claims first made after the cancellation date of your policy. Please read this notice carefully.

Should you have any questions regarding your non-renewal or Notice of Right to Purchase the Extended Reporting Endorsement please call your agent, CLA Insurance Agency, at 610-356-8600 or our Policyholder Services Department.

Sincerely,


Rochelle Romig
Senior Underwriter

SR/dp
Enclosure
cc: # 8003 CLA Insurance Agency